

REMARKS

This amendment is in response to the Non-Final Office Action dated January 14, 2009. Claims 1-22, 24-27 and 29-32 are pending in the application. Claims 23 and 28 were previously cancelled without prejudice or disclaimer. Claims 1, 9, 11, 19, 22, 24-27, and 29-32 have been amended. No new matter has been added.

Claims 1, 2, 6, 9-12, 16, 19-20, 24-27 and 29-32 are Allowable

The Office has rejected claims 1, 2, 6, 9-12, 16, 19-20, 24-27 and 29-32, under 35 U.S.C. § 103(a), as being unpatentable over U.S. Appl. Publ. No. 2003/0144952 (“Brown”) in view of U.S. Appl. Publ. No. 2003/0069802 (“Ramsey-Catan”). Applicants respectfully traverse the rejections.

The cited portions of Brown and Ramsey-Catan, individually or in combination, do not disclose or suggest the specific combination of claim 1. For example, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1.

In contrast to claim 1, Brown describes a system where an automatic approval message is always sent to the account holder under all circumstances. *See* Brown, Fig. 3A, box 308 (emphasis added). Therefore, the cited portions of Brown fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1.

In further contrast to claim 1, Ramsey-Catan describes an override message that may be sent to authorize an override of a limit. *See* Ramsey-Catan, par. 30. In Ramsey-Catan, the override message is sent to a user other than payment card holder. Therefore, the cited portions of Ramsey-Catan fail to disclose or suggest sending a notification message to a device associated

with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1.

Therefore, the cited portions of Brown and Ramsey-Catan, individually or in combination, fail to disclose or suggest at least one element of claim 1. Hence, claim 1 is allowable. Claims 2, 6, 9-10 and 24-27 are allowable, at least by virtue of their dependence from claim 1. Further, the dependent claims recite additional features not disclosed or suggested in the cited portions of Brown and Ramsey-Catan.

For example, the cited portions of the above-cited references fail to disclose or suggest that an attempted transaction is processed without sending the notification message to the device associated with the payment card holder when the attempted transaction is at a payment card holder approved type of merchant, as in claim 24. In contrast to claim 24, Brown describes a system where an automatic approval message is always sent to the account holder under all circumstances. *See* Brown, Fig. 3A, box 308 (emphasis added). In further contrast to claim 24, Ramsey-Catan describes an override message that may be sent to authorize an override of a limit. *See* Ramsey-Catan, par. 30. In Ramsey-Catan, the override message is sent to a user other than payment card holder. Therefore, the cited portions of the above-cited references, individually or in combination, fail to disclose or suggest that an attempted transaction is processed without sending the notification message to the device associated with the payment card holder when the attempted transaction is at a payment card holder approved type of merchant, as in claim 24. For at least this additional reason, claim 24 is allowable.

As a further example, the cited portions of the above-cited references fail to disclose or suggest that an attempted transaction is processed without sending the notification message to the device associated with the payment card holder when the attempted transaction occurs during a payment card holder time window threshold, as in claim 26. In contrast to claim 26, Brown describes a system where an automatic approval message is always sent to the account holder under all circumstances. *See* Brown, Fig. 3A, box 308 (emphasis added). In further contrast to claim 26, Ramsey-Catan describes an override message that may be sent to authorize an override of a limit. *See* Ramsey-Catan, par. 30. In Ramsey-Catan, the override message is sent to a user other than payment card holder. Therefore, the cited portions of the above-cited references,

individually or in combination, fail to disclose or suggest that an attempted transaction is processed without sending the notification message to the device associated with the payment card holder when the attempted transaction occurs during a payment card holder time window threshold, as in claim 26. For at least this additional reason, claim 26 is allowable.

The cited portions of Brown and Ramsey-Catan, individually or in combination, do not disclose or suggest the specific combination of claim 11. For example, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11.

In contrast to claim 11, Brown describes a system where an automatic approval message is always sent to the account holder under all circumstances. *See* Brown, Fig. 3A, box 308 (emphasis added). Therefore, the cited portions of Brown fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11.

In further contrast to claim 11, Ramsey-Catan describes an override message that may be sent to authorize an override of a limit. *See* Ramsey-Catan, par. 30. In Ramsey-Catan, the override message is sent to a user other than payment card holder. Therefore, the cited portions of Ramsey-Catan fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11.

Therefore, the cited portions of Brown and Ramsey-Catan individually or in combination, fail to disclose or suggest at least one element of claim 11. Hence, claim 11 is allowable.

Claims 12, 16, 19-20 and 29-32 are allowable, at least by virtue of their dependence from claim 11.

Claims 3 and 13 are Allowable

The Office has rejected claim 3 and 13, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Patent No. 5,999,596 (“Walker”). Applicants respectfully traverse the rejections.

Claim 3 depends from claim 1. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 1. The cited portions of Walker fail to disclose or suggest the elements of claim 1 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Walker fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1. In contrast to claim 1, Walker describes a system that only calls an account holder after determining that there is sufficient credit to cover the purchase. *See* Walker, Fig. 7A, boxes 606, 610, 612; column 9, lines 30-66. If the amount of the purchase is less than or equal to the available credit, then a call is placed to confirm the transaction. Thus, in Walker, a call is placed to confirm a transaction when there is sufficient credit. The cited portions of Walker do not disclose or suggest sending a notification message when a purchase amount of an attempted transaction exceeds a maximum purchase threshold, as in claim 1. Therefore, the cited portions of Brown, Ramsey-Catan, and Walker, individually or in combination, fail to disclose or suggest at least one element of claim 1, from which claim 3 depends. Hence, claim 3 is allowable.

Claim 13 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Walker fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Walker fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and

processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Walker describes a system that only calls an account holder after determining that there is sufficient credit to cover the purchase. *See* Walker, Fig. 7A, boxes 606, 610, 612; column 9, lines 30-66. If the amount of the purchase is less than or equal to the available credit, then a call is placed to confirm the transaction. Thus, in Walker, a call is placed to confirm a transaction when there is sufficient credit. The cited portions of Walker do not disclose or suggest sending a notification message when a purchase amount of an attempted transaction exceeds a maximum purchase threshold, as in claim 11. Therefore, the cited portions of Brown, Ramsey-Catan, and Walker, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 13 depends. Hence, claim 13 is allowable.

Claims 4 and 14 are Allowable

The Office has rejected claim 4 and 14, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Patent No. 4,114,027 (“Slater”). Applicants respectfully traverse the rejections.

Claim 4 depends from claim 1. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 1. The cited portions of Slater fail to disclose or suggest the elements of claim 1 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Slater fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1. In contrast to claim 1, Slater describes a conventional banking system that uses PINs to verify access to account information. *See* Slater, Abstract. The cited portions of Slater do not disclose or suggest sending messages to the account holder, since no purchase is involved, and the account holder is viewing their information through an ATM machine (or like device). Therefore, the cited portions of Brown, Ramsey-Catan, and Slater, individually or in combination, fail to disclose or suggest at least one element of claim 1, from which claim 4 depends. Hence, claim 4 is allowable.

Claim 14 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Slater fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Slater fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Slater describes a conventional banking system that uses PINs to verify access to account information. *See* Slater, Abstract. The cited portions of Slater do not disclose or suggest sending messages to the account holder, since no purchase is involved, and the account holder is viewing their information through an ATM machine (or like device). Therefore, the cited portions of Brown, Ramsey-Catan, and Slater, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 14 depends. Hence, claim 14 is allowable.

Claims 5 and 15 are Allowable

The Office has rejected claims 5 and 15, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Patent No. 5,819,226 (“Gopinathan”). Applicants respectfully traverse the rejections.

Claim 5 depends from claim 1. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 1. The cited portions of Gopinathan fail to disclose or suggest the elements of claim 1 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Gopinathan fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1. In contrast to claim 1, Gopinathan describes a fraud prevention system that uses a neural network for predicting fraud and employs a technique of learning through repeated exposure to transaction data. *See*

Gopinathan, col. 3, lines 50-55; col. 4, lines 65-67. A plurality of variables, such as the transaction amount and the transaction date and time, are fed into the neural network for use in predicting fraud. *See* Gopinathan, col. 7, line 30 – col. 8, line 35. The cited portions of Gopinathan do not disclose or suggest sending messages to a device associated with a payment card holder. Therefore, the cited portions of Brown, Ramsey-Catan, and Gopinathan, individually or in combination, fail to disclose or suggest at least one element of claim 1, from which claim 5 depends. Hence, claim 5 is allowable.

Claim 15 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Gopinathan fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Gopinathan fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Gopinathan describes a fraud prevention system that uses a neural network for predicting fraud and employs a technique of learning through repeated exposure to transaction data. *See* Gopinathan, col. 3, lines 50-55; col. 4, lines 65-67. A plurality of variables, such as the transaction amount and the transaction date and time, are fed into the neural network for use in predicting fraud. *See* Gopinathan, col. 7, line 30 – col. 8, line 35. The cited portions of Gopinathan do not disclose or suggest sending messages to a device associated with a payment card holder. Therefore, the cited portions of Brown, Ramsey-Catan, and Gopinathan, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 15 depends. Hence, claim 15 is allowable.

Claim 22 is Allowable

The Office has rejected claim 22, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Patent No. 5,819,226 (“Gopinathan”). Applicants respectfully traverse the rejections.

The cited portions of Brown, Ramsey-Catan and Gopinathan, individually or in combination, do not disclose or suggest the specific combination of claim 22. For example, the

cited portions of Brown, Ramsey-Catan and Gopinathan fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 22.

In contrast to claim 22, Brown describes a system where an automatic approval message is always sent to the account holder under all circumstances. *See* Brown, Fig. 3A, box 308 (emphasis added). Therefore, the cited portions of Brown fail to disclose or suggest

sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 22.

In further contrast to claim 22, Ramsey-Catan describes an override message that may be sent to authorize an override of a limit. *See* Ramsey-Catan, par. 30. In Ramsey-Catan, the override message is sent to a user other than payment card holder. Therefore, the cited portions of Ramsey-Catan fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 22.

In still contrast to claim 22, Gopinathan describes a fraud prevention system that uses a neural network for predicting fraud and employs a technique of learning through repeated exposure to transaction data. *See* Gopinathan, col. 3, lines 50-55; col. 4, lines 65-67. A plurality of variables, such as the transaction amount and the transaction date and time, are fed into the neural network for use in predicting fraud. *See* Gopinathan, col. 7, line 30 – col. 8, line 35. The cited portions of Gopinathan do not disclose or suggest sending messages to a device associated with a payment card holder. Therefore, the cited portions of Gopinathan fail to disclose or suggest sending a notification message from a payment card processor to a device associated

with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 22.

Therefore, the cited portions of Brown, Ramsey-Catan, and Gopinathan, individually or in combination, fail to disclose or suggest at least one element of claim 22. Hence, claim 22 is allowable.

Claims 7 and 17 are Allowable

The Office has rejected claim 7 and 17, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Patent No. 6,052,675 (“Cheechio”). Applicants respectfully traverse the rejections.

Claim 7 depends from claim 1. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 1. The cited portions of Cheechio fail to disclose or suggest the elements of claim 1 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Cheechio fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1. In contrast to claim 1, Cheechio describes a system in which specific amounts of money are allotted to specific accounts or passwords associated with a credit card. *See* Cheechio, col. 6, lines 63-67. The system allows a parent to allocate money for spending on a specific purpose. *See* Cheechio, col. 7, lines 1-5. The cited portions of Cheechio fail to disclose or suggest sending messages. Therefore, the cited portions of Brown, Ramsey-Catan, and Cheechio, individually or in combination, fail to disclose or suggest at least one element of claim 1, from which claim 7 depends. Hence, claim 7 is allowable.

Claim 17 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Cheechio fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Cheechio

fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Checchio describes a system in which specific amounts of money are allotted to specific accounts or passwords associated with a credit card. *See* Checchio, col. 6, lines 63-67. The system allows a parent to allocate money for spending on a specific purpose. *See* Checchio, col. 7, lines 1-5. The cited portions of Checchio fail to disclose or suggest sending messages. Therefore, the cited portions of Brown, Ramsey-Catan, and Checchio, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 17 depends. Hence, claim 17 is allowable.

Claims 8 and 18 are Allowable

The Office has rejected claim 8 and 18, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Appl. Publ. No. 2003/0182214 (“Taylor”). Applicants respectfully traverse the rejection.

Claim 8 depends from claim 1. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 1. The cited portions of Taylor fail to disclose or suggest the elements of claim 1 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Taylor fail to disclose or suggest sending a notification message to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 1. In contrast to claim 1, Taylor describes a system that determines fraud by tracking a user’s account to note multiple accesses of the account during the same day, multiple accesses of the account at the same bank branch, and multiple accesses of the account at different branches of the same financial institution. *See* Taylor, par. 32. Monitoring checking account access locations and quantities does not result in sending a notification message when a purchase amount of the attempted transaction exceeds a maximum purchase threshold. Therefore, the cited portions of Brown,

Ramsey-Catan, and Taylor, individually or in combination, fail to disclose or suggest at least one element of claim 1, from which claim 8 depends. Hence, claim 8 is allowable.

Claim 18 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Taylor fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Taylor fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Taylor describes a system that determines fraud by tracking a user's account to note multiple accesses of the account during the same day, multiple accesses of the account at the same bank branch, and multiple accesses of the account at different branches of the same financial institution. *See* Taylor, par. 32. Monitoring checking account access locations and quantities does not result in sending a notification message when a purchase amount of the attempted transaction exceeds a maximum purchase threshold. Therefore, the cited portions of Brown, Ramsey-Catan, and Taylor, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 18 depends. Hence, claim 18 is allowable.

Claim 21 is Allowable

The Office has rejected claim 21 on page 8 of the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Brown and Ramsey-Catan in view of U.S. Appl. Publ. No. 2003/0014367 (“Tubinis”). Applicants respectfully traverse the rejection.

Claim 21 depends from claim 11. As explained above, the cited portions of Brown and Ramsey-Catan fail to disclose or suggest at least one element of claim 11. The cited portions of Tubinis fail to disclose or suggest the elements of claim 11 that are not disclosed or suggested by the cited portions of Brown and Ramsey-Catan. For example, the cited portions of Tubinis fail to disclose or suggest sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, and processing the attempted transaction without sending the notification message to the device when

the attempted transaction does not exceed the maximum purchase threshold, as in claim 11. In contrast to claim 11, Tubinis describes a communication system that determines whether a particular user has sufficient prepaid amounts within an account in order to begin using the communication service. *See* Tubinis, par. 7. Real-time billing against the user's account can be made during use of the communication session. *See* Tubinis, par. 8. Checking a prepaid amount within a user's account to determine whether communication services should be granted does not disclose or suggest a system configured to send a notification message when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, as in claim 11. Therefore, the cited portions of Brown, Ramsey-Catan and Tubinis, individually or in combination, fail to disclose or suggest at least one element of claim 11, from which claim 21 depends. Hence, claim 21 is allowable.

CONCLUSION

Applicants have pointed out specific features of the claims not disclosed, suggested, or rendered obvious by the cited portions of the references applied in the Office Action. Accordingly, Applicants respectfully request reconsideration and withdrawal of each of the objections and rejections, as well as an indication of the allowability of each of the pending claims.

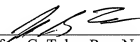
Any changes to the claims in this amendment, which have not been specifically noted to overcome a rejection based upon the cited art, should be considered to have been made for a purpose unrelated to patentability, and no estoppel should be deemed to attach thereto.

The Examiner is invited to contact the undersigned attorney at the telephone number listed below if such a call would in any way facilitate allowance of this application.

The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account Number 50-2469.

Respectfully submitted,

4-9-2007
Date



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